



#### SPECIAL POINTS OF INTEREST:

- **OPEN ENROLLMENT** for Health, Dental and Life Insurance
- Life Insurance Changes
- Managed Care Organization Changes
- Retirement Investors' Club Provider Changes

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# State of Iowa Plan Year 2010 Enrollment and Change Period

October 23, 2009 – November 23, 2009

## What's New for 2010...

The annual enrollment and change period for health, dental and life insurance plans, **Flexible Spending Accounts**, and **Premium Conversion Plan (Pretax)** will be held from **October 23 to November 23, 2009**.

This enrollment and change period is an **open enrollment** for **dental insurance**. **Open enrollment** for **life insurance** is also

available to some employees.

This is the only time that you can make changes to your health or life insurance enrollment unless you have a qualified life event during the year.

The **Dependent Eligibility Verification** process will continue in 2010. Please use this enrollment and change period as an opportunity to

review your benefits enrollment and ensure that all persons on your plans are eligible to be covered.

The Retirement Investors' Club will have new providers and investment offerings beginning January 2010.

**Keep reading for more information on all of these topics!**

## To Learn More....

Employee benefits can be confusing. Benefit education is a service provided by the Department of Administrative Services (DAS) benefits staff.

During the annual enrollment and change period you will have a number of opportunities to learn more about your benefit package as well as the changes that you can make only at this time of the year.

The DAS Benefits Web site provides information about the different types of benefit education available to you. You can receive benefit education:

- **Online**—attend a live presentation or access our Web site
- **On-demand**—view a recorded presentation from your work site or home at any time that is convenient to you

- **On-Site**—Educators can travel to your location or join your group through conference calls

Visit the Web site for :

- A copy of the Employee Benefits Handbook
- Detailed information about your benefits
- A schedule of educational sessions

**[benefits.iowa.gov](http://benefits.iowa.gov)**



## Life Insurance Changes

Effective January 1, 2010, the amount of supplemental life insurance available to AFSCME, Non-contract and Judicial Branch employees is increasing from \$50,000 to \$100,000. Maximum coverage available for UE/IUP remains at \$40,000; the maximum for SPOC is \$30,000.

During this enrollment and change period, if you are an **AFSCME, Noncontract or Judicial Branch employee with current supplemental coverage**, you can enroll for up to \$100,000 of coverage. Evidence of insurability is not required. To enroll, complete an Open Enrollment Form and give it to your Personnel Assistant. Your new life insurance coverage will be effective on January 1, 2010.

If you are a **UE/IUP- or SPOC – covered employee**, you can apply to increase your supplemental life insurance coverage. You will have to provide evidence of insurability for any increases; The Hartford will have to approve your increased coverage before it can become effective.

To apply to increase your coverage:

- Complete a *Personal Health Application* and send it to The Hartford
- Complete an *Application for Supplemental Term Life Insurance* and give it to your Personnel Assistant.

In addition, all employees can decrease or cancel their supplemental life coverage during the enrollment and change period.

To decrease your coverage, complete the *Request to Decrease Supplemental Term Life Insurance* and give the form to your Personnel Assistant. Your new coverage will be effective on January 1, 2010.

You can change your beneficiary at any time during the year. However, this is a good time to review your beneficiary designations.

Your Personnel Assistant can give you any forms that you need to make changes.

Remember, after November 23, you will not be able to increase or decrease your life insurance coverage until the next annual enrollment and change period unless you have a qualified life event.

### Did you know?

When you enroll in benefits each year during the enrollment and change period, your benefit elections remain in effect for the entire calendar year. You cannot make any changes to your benefit elections until the next year's enrollment and change period **unless** you have a qualified life event. For more information, see the Employee Benefits Handbook, the Enrollment and Change Period Web site, or ask your Personnel Assistant.

## Health & Dental for Non-Student Dependents

Your dependents between the ages of 19 and 25 may be covered on your health and dental plans even if they are not full-time students. During this enrollment and change period you may add these dependents to your health and dental plan if they are unmarried and living in Iowa.

You must complete a *Certification of Non-Student Dependent Status* in addition to your request to add them to your plan. Coverage will be effective January 1, 2010. Once you enroll them, you will not be able to drop their coverage until the next enrollment and

change period, unless there is a qualifying life event that would allow them to be removed. If these children do not qualify as your tax dependent, you will be taxed on the value of this non-dependent coverage.

The state has determined the fair market value of dependent coverage and will include this excess value of the non-qualified dependent in your gross income. You may want to consult your tax advisor for more information. Please see your Personnel Assistant for more details.

Non-Student Dependents are not automatically continued on your plan till age 25. You must contact your Personnel Assistant if you have a dependent that is turning age 19 and who will not be a full-time student. Once we have all the required forms, the non-student dependent can remain on your plan through the end of the year in which they turn age 25, marry, or leave the state of Iowa.

It is your responsibility to notify your Personnel Assistant of changes in any of your covered dependents' status.

## Open Dental Enrollment

Employees who work 20 hours or more per week can change their dental coverage. If you previously declined coverage for yourself or your family members, if you have single coverage and wish to switch to family coverage, or if you have family coverage and want to add other eligible family members, you may enroll during this enrollment and change period.

## 2010 Monthly Insurance Premiums

The State of Iowa pays the full cost of your coverage if you are a full-time employee with single coverage. If you choose family coverage, the State pays the majority of the premium and you pay the remainder as listed below. These rates are for full-time employees only. If you are part-time, disabled, retired or covered by COBRA, call your Personnel Assistant for your rates.

### Single Health Coverage

PLAN	Total Premium	State Pays	You Pay
Program 3 Plus	\$712.01	\$712.01	\$0.00
Deductible 3 Plus (UE/IUP & Non-Contract (non-Judicial) employees only)	\$715.61	\$715.61	\$0.00
Iowa Select	\$709.45	\$709.45	\$0.00
Blue Access	\$442.76	\$442.76	\$0.00
Blue Advantage	\$426.22	\$426.22	\$0.00

### Family Health Coverage

#### AFSCME, AFSCME JUDICIAL, JUDICIAL NON-CONTRACT, AND PPME

PLAN	Total Premium	January to June		July to December*	
		State Pays	You Pay	State Pays	You Pay
Program 3 Plus	\$1,666.12	\$1,435.74	\$230.38	\$1,411.10	\$255.02
Iowa Select	\$1,660.11	\$1,435.15	\$224.96	\$1,411.09	\$249.02
Blue Access	\$1,036.03	\$1,036.03	\$0.00	\$1,036.03	\$0.00
Blue Advantage	\$997.40	\$997.40	\$0.00	\$997.40	\$0.00

### UE/IUP and Non-Contract (Non-Judicial)

PLAN	Total Premium	January to June		July to December*	
		State Pays	You Pay	State Pays	You Pay
Deductible 3 Plus	\$1,674.56	\$1,436.60	\$237.96	\$1,411.10	\$263.46
Iowa Select	\$1,660.11	\$1,435.15	\$224.96	\$1,411.09	\$249.02
Blue Access	\$1,036.03	\$1,036.03	\$0.00	\$1,036.03	\$0.00
Blue Advantage	\$997.40	\$997.40	\$0.00	\$997.40	\$0.00

*\*Effective with the paycheck dated June 18, 2010.*

### Dental Insurance (Delta Dental)

	Single		Family	
	State Pays	You Pay	State Pays	You Pay
AFSCME				
AFSCME Judicial				
PPME	\$26.92	\$0.00	\$36.08	\$36.08
All Non-Contract				
UE/IUP	\$26.92	\$0.00	\$26.92	\$45.24

## Duplicate Health and Dental Coverage

Effective January 1, 2010, if **your spouse is also a state employee**, you cannot be covered as both an employee and a dependent under the state's health and dental insurance plans.

This rule regarding double coverage does not affect the double spouse premium provision. If your spouse does not work for the state, you will not be impacted.

If you and your spouse are both state employees, you have four coverage choices under the health and dental plans:

1. You and your spouse may enroll separately in single coverage.
2. You or your spouse may elect single coverage and the other spouse may enroll themselves and dependents in family coverage. The spouse selecting single coverage may **not** be listed as a dependent on the family plan.
3. One spouse may elect to waive coverage and the other spouse may enroll both spouses and dependents in family coverage.
4. The couple may elect family coverage for themselves and their dependent(s) under double-spouse family coverage. One spouse would be designated as the contract holder and make the election for family coverage and the other spouse would be designated as the contributing spouse.

If you and your spouse have children together, only one of you can enroll the eligible children under your insurance plans. During the 2010 enrollment and change period beginning, make any necessary changes to your family's enrollment in health and dental coverage. In early 2010, the DAS benefit staff will review and confirm that no double coverage enrollment exists and make any necessary changes.

## DON'T FORGET!!!

*If you pay a health insurance premium, it will increase on your June 18, 2010 paycheck.*

## New Federal Laws Impact Insurance Benefits

Two new federal laws take effect January 1, 2010.

The **Mental Health Parity and Addiction Equity Act** provides coverage for mental health and substance abuse treatment at the same level as regular medical benefits.

**Michelle's Law** affects eligibility for your full-time college student in the case of a medical leave of absence from school.

See your Personnel Assistant for more details.

# Retirement Investors' Club Changes

The Retirement Investors' Club (RIC) deferred compensation program will have new providers and investment offerings beginning January 2010. The providers will be Hartford, ING, Security Benefit, TIAA-CREF, and VALIC (formerly AIG). Although some of the current investment options will continue to be offered, a variety of alternative fund options, including funds offered in 4 new investment categories, will now be available for your investment needs.

If you currently contribute to Hartford, ING, or VALIC, no paperwork is needed to continue your contributions in 2010. These providers will redirect your contributions and assets to the same types of funds you currently invest in. You may make different fund selections in the 2010 product at any time.

**If you currently contribute to Nationwide**, your contributions will stop after December 2009 unless you contact one of RIC's 2010 providers to open a new account. Your new provider will help you complete the required applications and select investments, if you wish. The RIC Account Form, designating your new provider and deduction amount, must be faxed to RIC or your Personnel Assistant by December 15, 2009 in order to continue payroll deductions for the first check in January 2010.

The maximum contribution limits for 2010 will remain the same as 2009:

Regular Limit	50+ Catch-Up Limit	3-Year Catch-Up Limit
100% of compensation up to:	For participants age 50 or older, 100% of compensation up to:	The total of the regular limit + missed contributions up to:
\$ 16,500	\$22,000	\$ 33,000

For more information, visit our Web site at <http://ric.iowa.gov/>, ask your Personnel Assistant for information, or call RIC at 866-460-4692, and select option 2.

## Dependent Eligibility Verification

The Department of Administrative Services—Human Resources Enterprise has assumed the responsibility for verifying dependent eligibility. If you have a dependent on your health and/or dental plan who is turning age 19, or who you have listed as a student on your insurance plan(s), you will receive a dependent verification notice 30 days prior to the dependent's birth month. If the dependent is on both your health and dental plan, you will receive one notice for health and one notice for dental. You must complete and return each notice prior to the end of the dependent's birth month. **Failure to return the notice and any required documentation will result in the dependent being terminated from your coverage.**

**Please note!!** You will not be able to re-enroll your dependent until the next enrollment and change period, unless you have a qualifying life event that affects your dependent's coverage.

## Managed Care Access

Wellmark Blue Cross and Blue Shield has added three counties to their Blue Access and Blue Advantage MCO service area network. Effective January 1, 2010, the counties of Cherokee, Dickinson and Emmett will be included in their network.

Reminder: It is your responsibility to ensure that providers you seek services from are part of the managed care network for the health plan in which you are enrolled. Services received from non-participating providers will NOT be paid by the insurance carrier.



**Human Resources Enterprise  
Risk & Benefits Management**  
[benefits.iowa.gov](http://benefits.iowa.gov)

## Flexible Spending Accounts

Now is the time to enroll in the Flexible Spending Account (FSA) program. Employees wishing to participate must enroll each year. ASI, the State's third party administrator, will mail enrollment packets to current participants. Current participants may also enroll online at [secure.asiflex.com](http://secure.asiflex.com) (employer code = iowa) during the enrollment period. New enrollees must submit a paper enrollment form, accessible from Personnel Assistants or at [http://das.hre.iowa.gov/fsa/documents/enrollment\\_form.pdf](http://das.hre.iowa.gov/fsa/documents/enrollment_form.pdf).

The 2010 limits are \$3,000 for health care and \$5,000 for dependent care (day care). Claims may be incurred through March 15, 2011, and must be submitted to ASI by April 15, 2011.

Don't forget to enroll!! If you submit a paper form, you must deliver it to your Personnel Assistant or have it postmarked by November 23, 2009. Late enrollments will be rejected.